



Form PTO/SB/08A (Modified)

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 2

**Complete if known**

Application Number	10/043,989
Filing Date	January 9, 2002
First Named Inventor	Michael D. Brown et al.
Group Art Unit	2164
Examiner Name	Unknown
Attorney Docket Number	157450-0006

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code			
GJ	1.	6,304,859		Ryan et al.	10-16-2001	
	2.	6,161,098		Bell	12-12-2000	
	3.	6,064,969		Haskins	05-16-2000	
	4.	6,018,714		Risen, Jr. et al.	01-25-2000	
	5.	5,999,917		Facclani et al.	12-07-1999	
	6.	5,966,693		Burgess	10-12-1999	
	7.	5,933,815		Golden	08-03-1999	
	8.	5,907,828		Meyer et al.	05-25-1999	
	9.	5,839,118		Ryan et al.	11-17-1998	
	10.	5,819,230		Christie et al.	10-06-1998	
	11.	5,761,441		Bennett	06-02-1998	
	12.	5,752,236		Sexton et al.	05-12-1998	
	13.	5,631,828		Hagan	05-20-1997	
	14.	5,479,344		Keziah, Jr.	12-26-1995	
	15.	5,429,506		Brophy et al.	07-04-1995	
	16.	5,233,514		Ayyoubi et al.	08-03-1993	
	17.	5,231,571		D'Agostino	07-27-1993	
	18.	5,214,579		Wolfberg et al.	05-25-1993	
	19.	5,191,522		Bosco et al.	03-02-1993	
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	21.	3,634,669		Soumas et al.	01-11-1972	

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**OTHER DISCLOSURES - NON PATENT LITERATURE DOCUMENTS**

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
GJ	22.	Douglas R. ANDREW, "The Ultimate Arbitrage," Stratos, February 2002.
GJ	23.	Deborah L. JACOBS, "Divide and Conquer," Bloomberg Wealth Manager, July/August 2000 ( <a href="http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html">http://wealth.bloomberg.com/wealth/wealth1/articles/plan1_00089.html</a> ).
GJ	24.	Internal Revenue Service, "Split-Dollar Life Insurance Arrangements," I.R.S. Notice 2002-8, 2002-4 I.R.B. 398 (January 28, 2002).

Examiner: /Gregory Johnson/ Date Considered: 12/13/2006

Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609.  
Draw line through citation if not in conformance and not considered. Include copy of this form with next  
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Sheet	2	of	2	Attorney Docket Number	157450-0006

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GJ	25.	Internal Revenue Service, Private Letter Ruling 96-36-033 (March 12, 1996).
GJ	26.	Internal Revenue Service, Private Letter Ruling 97-45-019 (August 8, 1997).

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